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Application No. 10/711,127  
Response dated June 29, 2005  
Reply to Office Action of October 31, 2005  
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#### AMENDMENTS TO THE SPECIFICATION

Please amend the specification on page 1, paragraph 1, as follows:

**[Para 1]** This application is a continuation of and claims the benefit under 35 U.S.C. Section 120 to Wheeler et al., U.S. patent application serial no. 09/189,159, titled "Account Authority Digital Signature (AADS) System," filed November 9, 1998, now U.S. Patent No. 6,820,202, which application is hereby incorporated herein by reference. This application is also related to U.S. patent application serial no. 09/860,083 titled "Three Party Account Authority Digital Signature (AADS) System," filed May 17, 2001; U.S. patent application serial no. 10/011,496 titled "Account Authority Digital Signature (AADS) Accounts," filed December 5, 2001; U.S. patent application serial no. 10/090,091 titled "Sending Electronic Transaction Message, Digital Signature Derived Therefrom, And Sender Identity Information In (AADS) System" filed March 4, 2002, now U.S. Patent No. 6,820,199; and U.S. patent application serial no. 10/710,972 titled "Account Authority Digital Signature (AADS) System Using Encoded Information," filed August 16, 2004.

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